

**GRAND MOUNTAIN BANK FSB**

|                                                                                             | CPP Disbursement Date<br>05/29/2009 | Cert<br>57531       | Number of Insured<br>Depository Institutions<br>1 |      |    |
|---------------------------------------------------------------------------------------------|-------------------------------------|---------------------|---------------------------------------------------|------|----|
|                                                                                             |                                     |                     |                                                   |      |    |
| Selected balance and off-balance sheet items                                                | 2011<br>\$ millions                 | 2012<br>\$ millions | %chg from prev                                    |      |    |
| Assets                                                                                      | \$102                               | \$99                | -3.0%                                             |      |    |
| Loans                                                                                       | \$73                                | \$70                | -3.7%                                             |      |    |
| Construction & development                                                                  | \$9                                 | \$7                 | -18.0%                                            |      |    |
| Closed-end 1-4 family residential                                                           | \$36                                | \$38                | 6.0%                                              |      |    |
| Home equity                                                                                 | \$5                                 | \$5                 | -14.1%                                            |      |    |
| Credit card                                                                                 | \$0                                 | \$0                 |                                                   |      |    |
| Other consumer                                                                              | \$0                                 | \$0                 | -46.6%                                            |      |    |
| Commercial & Industrial                                                                     | \$5                                 | \$4                 | -11.3%                                            |      |    |
| Commercial real estate                                                                      | \$16                                | \$14                | -15.0%                                            |      |    |
|                                                                                             |                                     |                     |                                                   |      |    |
| Unused commitments                                                                          | \$6                                 | \$4                 | -35.5%                                            |      |    |
| Securitization outstanding principal                                                        | \$0                                 | \$0                 |                                                   |      |    |
| Mortgage-backed securities (GSE and private issue)                                          | \$1                                 | \$4                 | 308.9%                                            |      |    |
| Asset-backed securities                                                                     | \$0                                 | \$2                 |                                                   |      |    |
| Other securities                                                                            | \$0                                 | \$1                 |                                                   |      |    |
| Cash & balances due                                                                         | \$12                                | \$14                | 11.1%                                             |      |    |
|                                                                                             |                                     |                     |                                                   |      |    |
| Residential mortgage originations                                                           |                                     |                     |                                                   |      |    |
| Closed-end mortgage originated for sale (quarter)                                           | \$0                                 | \$0                 |                                                   |      |    |
| Open-end HELOC originated for sale (quarter)                                                | \$0                                 | \$0                 |                                                   |      |    |
| Closed-end mortgage originations sold (quarter)                                             | \$0                                 | \$0                 |                                                   |      |    |
| Open-end HELOC originations sold (quarter)                                                  | \$0                                 | \$0                 |                                                   |      |    |
|                                                                                             |                                     |                     |                                                   |      |    |
| Liabilities                                                                                 | \$96                                | \$94                | -2.2%                                             |      |    |
| Deposits                                                                                    | \$93                                | \$91                | -2.0%                                             |      |    |
| Total other borrowings                                                                      | \$2                                 | \$2                 | 0.0%                                              |      |    |
| FHLB advances                                                                               | \$0                                 | \$2                 |                                                   |      |    |
|                                                                                             |                                     |                     |                                                   |      |    |
| Equity                                                                                      |                                     |                     |                                                   |      |    |
| Equity capital at quarter end                                                               | \$6                                 | \$5                 | -15.2%                                            |      |    |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0                                 | \$0                 | NA                                                |      |    |
|                                                                                             |                                     |                     |                                                   |      |    |
| Performance Ratios                                                                          |                                     |                     |                                                   |      |    |
| Tier 1 leverage ratio                                                                       | 6.2%                                | 5.4%                | --                                                |      |    |
| Tier 1 risk based capital ratio                                                             | 8.8%                                | 8.3%                | --                                                |      |    |
| Total risk based capital ratio                                                              | 10.1%                               | 9.6%                | --                                                |      |    |
| Return on equity <sup>1</sup>                                                               | -19.3%                              | -4.3%               | --                                                |      |    |
| Return on assets <sup>1</sup>                                                               | -1.2%                               | -0.2%               | --                                                |      |    |
| Net interest margin <sup>1</sup>                                                            | 4.2%                                | 3.9%                | --                                                |      |    |
| Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}                               | 53.7%                               | 43.2%               | --                                                |      |    |
| Loss provision to net charge-offs (qtr)                                                     | 1210.0%                             | 0.0%                | --                                                |      |    |
| Net charge-offs to average loans and leases <sup>1</sup>                                    | 0.1%                                | 1.8%                | --                                                |      |    |
| <sup>1</sup> Quarterly, annualized.                                                         |                                     |                     |                                                   |      |    |
|                                                                                             |                                     |                     |                                                   |      |    |
|                                                                                             | Noncurrent Loans                    |                     | Gross Charge-Offs                                 |      |    |
| Asset Quality (% of Total Loan Type)                                                        | 2011                                | 2012                | 2011                                              | 2012 |    |
| Construction & development                                                                  | 8.1%                                | 11.9%               | 0.2%                                              | 0.1% | -- |
| Closed-end 1-4 family residential                                                           | 10.0%                               | 9.3%                | 0.4%                                              | 0.3% | -- |
| Home equity                                                                                 | 6.0%                                | 10.8%               | 0.4%                                              | 0.0% | -- |
| Credit card                                                                                 | 0.0%                                | 0.0%                | 0.0%                                              | 0.0% | -- |
| Other consumer                                                                              | 4.6%                                | 4.3%                | 0.5%                                              | 0.0% | -- |
| Commercial & Industrial                                                                     | 10.9%                               | 4.6%                | 1.4%                                              | 0.3% | -- |
| Commercial real estate                                                                      | 11.4%                               | 15.2%               | 0.3%                                              | 1.5% | -- |
| Total loans                                                                                 | 9.8%                                | 10.4%               | 0.4%                                              | 0.5% | -- |